

Loan Cost Comparison of KHEAA's Major Kentucky Lenders 2009-2010				
PLUS Loans for Graduate and Professional Students				
Federal Grad PLUS Loans	Lender Code	Origination Fee	Federal Default Fees	EFT Payment
Student Loan People	826688	3%	0%***	0.25%
National City Bank	808942	3%	1%	
Fifth Third Bank*	808780	3%	1%	0.50%
US Bank	811930	3%	0%	0.25%
Student Loan Funding**	831455	3%	1%	0.25%
Edamerica	831453	3%	1%	0.25%
Direct Lending		3%	1%	

* Upromise Loan Link repayment option offered through Sallie Mae

** Upromise Loan Link allows borrowers to use Upromise cash savings to pay down their student loans

*** Loans guaranteed by KHEAA